

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: John C Jamer
Kimberly Vaughan-Jamer

Case No.: _____
Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: _____

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JSW Initial Debtor: JCJ Initial Co-Debtor KJ

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 705.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2023, for approximately 60 months.
 **\$305.00 for months 1-5
 \$705.00 for months 6-60
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
- ☐ Refinance of real property:
 Description:
 Proposed date for completion: _____
- ☒ Loan modification with respect to mortgage encumbering property:
 Description: 82 Ridge Road, Hackettstown, NJ 07840
 Proposed date for completion: June 1, 2023
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
 -debtors have already received trial LM with Rocket Mortgage-1st mortgage

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Joan Sirkis Warren	Attorney Fees	3,000.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):			
Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	2014 Subaru Forrester	\$349.18		\$349.18	\$294.18

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Ford Motor Credit

Chase Auto Finance

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
First Horizon	home	\$30,373.42

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims

- 5) Lease Arrearages
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the plan is being modified:	Explain below how the plan is being modified:
-Debtors were not able to obtain a mortgage to pay off First Horizon so First Horizon is being incorporated into the plan. -The non exempt equity in assets is less than anticipated so distribution is being changed to pro rata. -Chase auto arrears were not originally in plan	-First Horizon has been added to part 4g -auto arrears to Chase have been added to part 4b -part 5 has been changed to pro rata -plan payment is being increased

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 15, 2023

/s/ John C. Jamer

John C. Jamer

Debtor

Date: May 15, 2023

/s/ Kimberly Vaughan-Jamer

Kimberly Vaughan-Jamer

Joint Debtor

Date: May 15, 2023

/s/ Joan Sirkis Warren

Joan Sirkis Warren

Attorney for the Debtor(s)

In re:
John C Jamer
Kimberly Vaughan-Jamer
Debtors

Case No. 22-19812-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 17, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John C Jamer, Kimberly Vaughan-Jamer, 82 Ridge Road, Hackettstown, NJ 07840-4602
519789105	+ AHS Hospital Corp d/b/a Hackettstown Me, c/o The Grogan Law Group LLC, 17 Prospect Street, Morristown, NJ 07960-6862
519789104	+ Advanced Cardiology LLC, 95 Madison Ave, Suite 409, Morristown, NJ 07960-7336
519789106	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5611
519789107	Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
519789114	+ Care Centrix, c/o Revco SOLUTIONS, PO Box 163272, Columbus, OH 43216-3272
519789116	Citibank, PO Box 99001007, Louisville, KY 40290-1007
519789118	+ David Yakobashvil, 201 Pleasant Hill Road, Chester, NJ 07930-2141
519789120	+ Doctor Srinivas Madane, 117 Seber Road, Hackettstown, NJ 07840-1722
519789121	+ Exact Sciences LA, PO Box 734333, Chicago, IL 60673-4333
519789123	+ FMC-Omaha Services, PO Box 542000, Omaha, NE 68154-8000
519789122	First Horizon, PO Box 1532, Memphis, TN 38101-1532
519839502	+ First Horizon Bank, P.O. Box 1469, Knoxville, TN 37901-1469
519789126	+ GREAT MEADOWS EMS, C/O BILLING OFFICE, PO BOX 671, Pittstown, NJ 08867-0671
519789125	+ Great Meadows Emergency, PO Box 671, Pittstown, NJ 08867-0671
519839961	+ HACKETTSTOWN MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
519789127	+ Hackettstown EMA, PO Box 417442, Boston, MA 02241-7442
519789128	+ Hackettstown Regional Medical Center, PO Box 949, Matawan, NJ 07747-0949
519789129	+ Hayt, Hayt, & Landau, LLC, Meridian Center 1, 2 Industrial Way West PO Box 500, Eatontown, NJ 07724-0500
519789130	+ ID Care PA, Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
519789131	Ivy Rehab Network, PO Box 416495, Boston, MA 02241-6495
519789134	+ Kidney Care of Morris Co Medical Care, 290 Madison Avenue, building 5, Morristown, NJ 07960-7401
519789138	+ Lyons Doughty, 136 Gaither Driver Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519789147	+ The Radiology GRO, c/o Snelling Law LLC, 2001 Route 46, Suite 206, Parsippany, NJ 07054-1315
519789148	+ University Hospital, Financial REcoverers, PO Box 1388, Mount Laurel, NJ 08054-7388

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2023 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 17 2023 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519838878	Email/PDF: resurgentbknofications@resurgent.com	May 17 2023 20:42:29	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: May 17, 2023

Form ID: pdf901

Total Noticed: 59

519789109	Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2023 20:44:00	Bank of America, N.A., 4161 Piedmont Parkway, Greensboro, NC 27410
519789111	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2023 20:43:19	BEST BUY/CBNA, 5800 South Corporate Place Mail Code 234, Sioux Falls, SD 57108-5027
519789108	Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2023 20:44:00	Bank of America, 4060 Ogletown/Stanton RD DES-019-03-07, Newark, DE 19713
519798361	Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2023 20:44:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519789110	+ Email/Text: BarclaysBankDelaware@tsico.com	May 17 2023 20:44:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519789112	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2023 20:43:29	CAPITAL ONE/WALMART, PO BOX 31293, Salt Lake City, UT 84131-0293
519789117	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2023 20:45:00	Comenity Bank/ ATYLRMC, PO Box 182789, Columbus, OH 43218-2789
519792612	Email/Text: EBNBKNOT@ford.com	May 17 2023 20:45:00	Ford Motor Credit Company, LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
519789124	+ Email/Text: EBNBKNOT@ford.com	May 17 2023 20:45:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
519789129	^ MEBN	May 17 2023 20:38:20	Hayt, Hayt, & Landau, LLC, Meridian Center 1, 2 Industrial Way West PO Box 500, Eatontown, NJ 07724-0500
519789115	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 20:43:15	Chase Auto Finance, PO Box 5210, New Hyde Park, NY 11042
519789132	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 20:54:48	JPMCB, 301 N WALNUT ST, FLOOR 09, Wilmington, DE 19801-3935
519789133	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 20:54:16	JPMCB-CARD SERVICES, 301 N WALNUT ST, FLOOR 09, Wilmington, DE 19801-3935
519804842	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2023 20:54:35	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519806320	+ Email/Text: RASEBN@raslg.com	May 17 2023 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519789136	^ MEBN	May 17 2023 20:38:01	KML LAW GROUP PC, 701 MARKET STREET STE 5000, Philadelphia, PA 19106-1541
519789137	Email/Text: govtaudits@labcorp.com	May 17 2023 20:44:00	Lab Corp, PO Box 2230, Burlington, NC 27215
519789139	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 20:45:00	MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA, SUITE 100, San Diego, CA 92108-3007
519789140	Email/Text: Bankruptcy@mjrf.com	May 17 2023 20:44:00	Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-9036
519817374	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 20:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519789141	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2023 20:43:50	Portfolio Recovery Associates, 120 Corporate BLVD STE 100, Norfolk, VA 23502
519838788	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2023 20:54:12	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519801876	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2023 20:54:20	Portfolio Recovery Associates, LLC, c/o Meineke, POB 41067, Norfolk VA 23541
519835085	Email/Text: bnc-quantum@quantum3group.com	May 17 2023 20:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: May 17, 2023

Form ID: pdf901

Total Noticed: 59

519803956	Email/Text: bnc-quantum@quantum3group.com	May 17 2023 20:45:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519789142	Email/Text: bankruptcyteam@quickenloans.com	May 17 2023 20:45:00	Quicken Loan, Inc, 20555 Victor Pkwy, Livonia, MI 48152-7031
519789144	Email/Text: bankruptcyteam@quickenloans.com	May 17 2023 20:45:00	ROCKET MORTGAGE, PO BOX 6577, Carol Stream, IL 60197-6577
519789143	+ Email/Text: clientservices@remexinc.com	May 17 2023 20:44:00	Radiology Group of NJ, c/o REMEX Inc, 307 Wall Street, Princeton, NJ 08540-1515
519789145	+ Email/Text: bankruptcyteam@quickenloans.com	May 17 2023 20:45:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
519811164	+ Email/Text: bankruptcyteam@quickenloans.com	May 17 2023 20:45:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519790304	+ Email/PDF: gecsedl@recoverycorp.com	May 17 2023 20:43:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519789146	+ Email/Text: bncmail@w-legal.com	May 17 2023 20:44:00	TD Bank USA, 7000 Target Parkwa N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519789113		Cardiovascular HE
519789119		Dermatology Consu
519792613	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court., Ford Motor Credit Company, LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
519789135	##+	KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: May 17, 2023

Form ID: pdf901

Total Noticed: 59

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joan Sirkis Warren

on behalf of Joint Debtor Kimberly Vaughan-Jamer joan@joanlaverylaw.com

Joan Sirkis Warren

on behalf of Debtor John C Jamer joan@joanlaverylaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor First Horizon Bank ecf@powerskirn.com

TOTAL: 7